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| Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | | | Complete if Known | |
| | | | | Application Number | 10/045,633 |
| | | | | Filing Date | October 26, 2001 |
| | | | | First Named Inventor | Neofytides, Cheryl L. |
| | | | | Art Unit | 3692 |
| | | | | Examiner Name | Dass, Harish T. |
| Sheet | 1 | of | 3 | Attorney Docket Number | 020375-000210US |

| U.S. PATENT DOCUMENTS | | | | | |
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| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| Examiner Signature | | | Date Considered | | | |

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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| | | | | Art Unit | 3692 |
| | | | | Examiner Name | Dass, Harish T. |
| Sheet | 2 | of | 3 | Attorney Docket Number | 020375-000210US |

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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | BC | "Annual Report of the President of the Western Union Telegraph Company"; 1874, 11 pages. | <input type="checkbox"/> |
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| | BH | AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Receiving Payments and Using the Money Order Service"; date unknown; found on www.bidpay.com website, 7 pages. | <input type="checkbox"/> |
| | BI | BOWEN, CATHY, "Behind the Spree in Payments for C2C", Credit Card Management, New York: April 2000, Vol. 13, Issue 1, Page 28, 8 pages | <input type="checkbox"/> |
| | BJ | Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1 | <input type="checkbox"/> |

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| | BL | LARGE, JACK, "Connect Now With Electronic Commerce," Corporate Finance, London, July 1998, Issue 164. | <input type="checkbox"/> |
| | BM | Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 | <input type="checkbox"/> |
| | BN | RADECKI, LAWRENCE et al., "Paying Electronic Bills Electronically," . Current Issues in Economics and Finance. Volume 5, Number 1, January 1999 | <input type="checkbox"/> |
| | BO | WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2 | <input type="checkbox"/> |

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